

19-14650mdc

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November 8, 2019

Honorable Magdeline D. Coleman
US Bankruptcy Court
2nd floor
900 Market St.
Philadelphia, PA 19107

Re: Judgment Nunzio Terra

Honorable Coleman:

Thank You for the opportunity to file an answer explaining my position as to why I am requesting that the judgment filed against Mr. Terra not be removed. This judgment will surly help to protect my asset.

I have been dealing with Mr. Terra and his alleged partners for over 10 years in an attempt to recoup the monies for a mortgage I held for him and his partners for a business they purchased from me back in 2007 (I purchased the business in 2004 by mortgaging two properties I owed which at the time were mortgage free). At the closing, he represented himself as the mortgage broker handling the closing when he was really the sole owner of the LLC. He used two "actors" to pretend they were the buyers and sign off on the closing. At time of Settlement with Bent LLC I was asked if they could pay ½ of the purchase price and use the other half of the sale price to remodel the property and pay me monthly interest for 12 months and the balance in a balloon payment in the end. I agreed which I now regret ever doing but thought I covered myself legally to be sure I would eventually get paid back. It turns out that Mr. Terra has a history of mortgage fraud. He convinced me as his role as the mortgage broker at the closing when it turned out he's the sole owner of Bent LLC.

Unfortunately, that never happened; I am not really sure what happened to the Bent LLC partnership but I filed a judgment against all three of these gentleman as well as the LLC because their false representation that they were all partners in, when Mr. Nunzio Terra was the only partner. I believe Mr. Terra has moved on and starting selling or working with Mr. Gasparin in the insurance business. I also believe Mr. Terra has more assets than he has listed on the Bankruptcy filing, unless of course he has already sold them off.

Mr. Terra tried back in 2015 to file bankruptcy without success I'm assuming since he has filed again in October of 2019. The cost for an attorney to represent me in these proceedings cost \$4000.00 which unfortunately I did not have unless of course I withdraw from my retirement account. I will be retiring (age 66) February of 2020 so dipping into my retirement savings was not an option. I continue to pay the mortgage on my home thanks to these gentlemen. I have tried in the past to settle with Mr. Terra but his offer was so low balled that I could not accept. The judgment was for \$190,000 and Mr. Terra wanted to offer me \$20,000 to remove the judgment, this just didn't seem like an honest offer and totally wasn't fair, therefore I did not accept.

I am therefore asking that the judgment I won and filed not be dismissed. I do not like to speak bad about anyone but Mr. Terra does not have an honest bone in his body and when I hit my knees each and every night since 2007, I pray that someday Mr. Terra will realize his wrong doings and come to the plate to resolve them.

Thank You Your Honor for your time and understanding.

Sincerely,

Lori Markley
Lori Markley

/Lori Markley
cc: Murdick & Zucker, P.C.
enclosures